

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-10555-JNP  
Michelle L. Meddings Judge: Poslusny

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 08/19/2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ATA Initial Debtor: MLM Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 525.00 per month to the Chapter 13 Trustee, starting on 09/01/2021 for approximately 29 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$29213.31 total to be paid - \$13986.00 paid to date = \$15227.31 / 29 = \$525.00

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,810.00
Nationstar Mortgage	Administrative fees	\$1,931.00
Andrew T. Archer, Esquire	Supplemental attorney fees	\$2,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar Mortgage LLC	107 Strand Ave	\$14,798.27 + \$2,522.31 (12/20/2018) + \$2,230.40 (post-petition mortgage arrearage)		\$14,798.27 + \$2,522.31 (12/20/2018) + \$2,230.40 (post-petition mortgage arrearage)	\$946.49

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
ALL student loans	Student loans	To be deferred	

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Andrew T. Archer, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>Debtor's income has been impacted by Covid-19.</p> <p>Debtor has post-petition mortgage arrears.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>12 months has been added to the life of the plan.</p> <p>Adding post-petition mortgage arrears to the plan.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Debtor's income has been impacted by Covid-19. 12 months has been added to the life of the plan.

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/19/2021 \_\_\_\_\_

/s/ Michelle L. Meddings  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 08/19/2021 \_\_\_\_\_

/s/ Andrew T. Archer  
Attorney for Debtor(s)

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 20, 2021

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230
cr	+ BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROU, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517270506	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517270504	Alloy Federal Credit U, US-60, Alloy, WV 25002
517270508	+ BNC Mortgage Loan Trust 2006-1, US Bank National Association as Trustee, c/o Nationstar Mortgage d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517392621	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517371217	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517270522	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517270524	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270533	+ I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270535	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
517270536	+ Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270544	+ Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001
517270549	+ Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517401413	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
517270552	+ Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517270553	+ Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135
517270554	+ Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517270555	+ Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
517270556	+ South Jersey Federal C, 1615 Huffville Rd, Deptford, NJ 08096-6406
517270559	+ South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577
517270561	Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127
517270563	+ Walter Meddings, 107 Strand Ave, Sewell, NJ 08080-9230

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 20 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 20 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517270507	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610
517286235	Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5

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			Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517270509	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 20 2021 20:41:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517270510	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2021 20:41:28	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517270511	+ Email/Text: documentfiling@lciinc.com	Aug 20 2021 20:32:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
517270512	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 20 2021 20:33:00	Comenity Bank/Lane Bryant, Po Box 182273, Columbus, OH 43218-2273
517270517	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
517270513	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270523	+ Email/Text: bknotice@ercbpo.com	Aug 20 2021 20:33:00	Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870
517270546	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 20 2021 20:32:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517270547	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2021 20:33:00	Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
517299009	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2021 20:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517270548	+ Email/Text: Bankruptcies@nragroup.com	Aug 20 2021 20:33:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517270550	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:15	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517368803	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:33	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
517345316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 20 2021 20:41:33	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517270560	+ Email/Text: bankruptcy@sw-credit.com	Aug 20 2021 20:33:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517270562	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 20:41:32	Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517272188	+ Email/PDF: gecsed@recoverycorp.com	Aug 20 2021 20:41:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517292386	+ Email/Text: electronicbkydocs@nelnet.net	Aug 20 2021 20:33:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517270514	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270515	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270516	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270518	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270519	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270520	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505

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517270521	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517270525	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270526	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270527	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270528	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270529	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270530	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270531	*+	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517270534	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517270537	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270538	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270539	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270540	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270541	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270542	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270543	*+	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517270551	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517270557	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270558	*+	South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517270505	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
517270532	##+	First Step Group, LLC, PO Box 29225, Minneapolis, MN 55429-0225
517270545	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 25 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:**

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brian C. Nicholas	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@southjerseyfcu.com

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Laura M. Egerman

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com

Rebecca Ann Solarz

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com

U.S. Trustee

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TOTAL: 10